

Envision your retirement

Your retirement guide

Canadian Entertainment Industry Retirement
Plan

IATSE Local 212

Group Plan #62724



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Contains the forms you need to enrol in your plan. Complete and submit.

**INTERNATIONAL ALLIANCE OF THEATRICAL STAGE EMPLOYES, MOVING PICTURE TECHNICIANS,
ARTISTS AND ALLIED CRAFTS OF THE UNITED STATES, ITS TERRITORIES AND CANADA**

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To: All New Participants in CEIRP
Re: Welcome to the Canadian Entertainment Industry Retirement Plan

Congratulations on enrolling in the CEIRP. As the IATSE's International President, I would like to welcome you and provide a bit of background on the plan and its origins. The inspiration for creating a national retirement plan arose when a member died on the job. He was older and had intended on retiring years earlier, but did not have the financial resources to do so; despite having worked a lifetime in a profitable industry. His story provided the impetus for the creation of a national plan for IATSE members, which grew to welcome other organizations and earned itself a new name in the process.

As a member of the IATSE, you are fortunate to have access to one of the leading retirement plans in the country. Thanks to the great leadership of all those who were there at the outset, we are able to offer a plan that provides education, professional administration and extremely low management fees, which means that more of what you contribute stays in your account.

No one should have to keep working past retirement age simply because they can't afford to stop. All workers deserve the opportunity to retire with dignity and the CEIRP allows the members of the IATSE to do so.

In Solidarity,

INTERNATIONAL PRESIDENT



Dear Member

Welcome to the **Canadian Entertainment Industry Retirement Plan (CEIRP)**, the entertainment industry's retirement savings plan of choice. Launched in 2004, CEIRP was established to provide the best possible financial services for our members and employees to plan for and maximize their retirement savings.

Your CEIRP Retirement Committee, which includes representation from the IATSE and the DGC, is committed to providing all participating Plan Members with meaningful investment choices and supporting education that will enable you to make sound financial decisions for your retirement. And, as the Plan grows, there will be increased buying power which will also enable the Retirement Committee to negotiate even lower fees on your behalf.

By participating in this Group Plan, your Union/Guild is giving you the means to accumulate sufficient assets to prepare you for a fulfilling and satisfactory retirement when you choose to do so.

To enrol in the Plan, please complete the two enclosed enrolment forms:

- Registered Retirement Savings Plan (RRSP),
- Non-registered Savings Plan (NRSP).

Simply tear away your completed forms and submit them to your Group RSP Administrator, whose contact information appears on the back of this booklet. Your Administrator can assist you in completing your enrolment forms, or you may find instructions online at www.ceirp.ca in the "Forms" section.

Retirement, and planning for it, looks different to each of us. This guide provides information to help you understand how your plan can be the foundation of your successful retirement strategy. Information specific to CEIRP is contained in this booklet.

NATIONAL RETIREMENT COMMITTEE

Frank Haddad,
Chair

Member services

GRS Access
www.grsaccess.com

Access Line
1-800-724-3402

QUESTIONS

		Client Service Centre	Automated phone service
What is the value of my current investments?	•	•	•
What are my current interest rates and net unit values?	•	•	•
What are the rates of return for the funds available to me?	•	•	•
Where can I reset my Access ID/password for GRS Access?	•	•	
Who is my beneficiary?	•	•	
Could I have a duplicate of my tax receipt?		•	
Who can help me understand the investment options for my plan?		•	
Could I have a duplicate of my last statement?	•	•	
Who can help me select appropriate investments for my plan?		•	
Where can I find the forms I need?	•	•	

GRS Access
www.grsaccess.com

Access Line
1-800-724-3402

Client Service
Centre

Automated phone
service

CHANGE/UPDATE

Change address	•	•	
Change beneficiary	Form available	Request form	
Transfer between investment options within my plan	•	•	•

GRS Access
www.grsaccess.com

Access Line
1-800-724-3402

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Centre

Automated phone
service

TOOLS

Retirement planning concepts and "what if" scenarios	•		
Investment personality questionnaire	•		
Personal rate of return	•		
Education articles and videos	•		
Fund reports	•	•	

Throughout this guide, you'll find more information about the services your group retirement or savings plan has to offer. More information about www.grsaccess.com and *Access Line* is on page 8.

The Great-West *smartPATH* education program

smartPATH

All your services and support, from enrolment to retirement, are part of the Great-West *smartPATH* education program. *SmartPATH* will be an ongoing source of information about planning and investing for your future.

Many *smartPATH* education materials are organized into three retirement planning stages: *Getting started*, *Getting serious* and *Getting close*. This helps you find materials which are most relevant to you.

> GETTING started	> GETTING serious	> GETTING close
If you're new to retirement planning or investing, these materials contain basic information in easy, clear language.	For those who have been plan members for a few years and want more information about advanced investment concepts to make the most out of their group retirement or savings plans.	If you're within five years of retirement, these materials will help you research your sources of retirement income and how you can make a smooth transition to retirement.

WHAT'S NEXT

Easy planning steps: Take action with these steps to create your retirement plan and select the right investments for you.

Your first step, *Envision*, is the next section. There you'll imagine your retirement lifestyle and create your retirement budget.

Experienced investors?

Go to *Select* on page 15 to find which investments in this plan will help you reach your retirement plan goals.

Easy access to your plan

www.grsaccess.com

- Print your own plan statement at any time
- View information about you and your current investment choices
- Learn more about the fund performance, fees and unit values for the investment options for your plan
- Walk through the entire retirement planning process including budgeting for retirement, determining your investment personality and selecting your funds
- Access articles, videos and other resources in the *Learning centre*

You can preview the online services and information on *GRS Access* before you join your plan, by using this guest Access ID:

Access ID: 8360217

Password: newguest

Call 1-800-724-3402

If you prefer to manage your finances by phone, you'll appreciate the ease and convenience of our toll-free, automated phone service, *Access Line*.

If you prefer to speak with someone directly, you can reach a client service representative, Monday to Friday between 8 a.m. and 8 p.m., ET.

Canadian Entertainment Industry Retirement
Plan
62724

1-800-724-3402
www.grsaccess.com

Great-West Life
ASSURANCE COMPANY

STEP
1



Envision

Your retirement lifestyle

The retirement lifestyle you envision, as well as your existing savings, determines how much you need to save. Many financial advisors estimate you need 50 to 70 per cent of your gross pre-retirement income to maintain your lifestyle.

Use the formula below to calculate what that would be:

Your gross pre-retirement income	X	Multiply by 50 to 70 per cent	Your total annual retirement goal
	X		

If you want to use this guideline, move ahead to **Step 2: CALCULATE** on page 13.

Or, go to the next page where you can choose a retirement lifestyle and use the matching budget as your guideline. You can also customize a budget to suit your goals or create a budget that's entirely your own.

Picture yourself in retirement

The descriptions below portray three different retirement lifestyles. Pick the one that most closely resembles the retirement you envision.

CONSERVATIVE

This lifestyle could provide a modest home or rental unit in a smaller city. Much of your time is spent with friends and family who live nearby. Leisure time is spent gardening, volunteering and going for long walks on the nature trails that wind through the city. Vacations are modest, usually by car, and you stay in a modest hotel or your trailer.

COMFORTABLE

With this lifestyle you could see yourself in a three-bedroom house or condo in a medium-sized city. You'll have some free time – and money – to go to local community affairs and charities. Cycling in the summer and cross-country skiing in the winter bring a great deal of enjoyment. This year's trip is a one-week stay at a nearby resort.

ABOVE AVERAGE

This lifestyle may include a three-bedroom house in a large city and a modest cottage. Leisure time pleasures include gardening, reading a good novel, canoeing and cycling. Renting an apartment on the sandy white shores of Portugal for two weeks distracts you from the long winter months.

On the following pages are budgets that match each lifestyle. Use the final column “Custom” to create a budget that's all your own.

WHAT'S NEXT

After you determine your retirement budget on the pages 11 – 12, go to your second step *Calculate*, on page 13. You'll learn how to calculate how much you need to save for your retirement lifestyle.

STEP 1

Conservative

Item	Single	Couple
Food	\$2,900	\$5,200
Housing (includes rent / mortgage, property taxes, insurance)	\$4,600	\$5,100
Household operation (includes repairs, maintenance and utility bills)	\$5,800	\$8,200
Clothing	\$500	\$1,000
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,100	\$1,600
Travel	\$900	\$1,700
Transportation (car, insurance, public transit, parking)	\$1,200	\$5,900
Health and personal care (hair styling, dry cleaning, etc.)	\$1,400	\$3,000
Gifts and donations	\$1,400	\$1,700
Tobacco and alcohol	\$1,000	\$1,000
Savings	-	-
Interest paid and miscellaneous	\$800	\$1,800
Estimated personal income taxes	\$300	\$1,800
Total annual retirement income	\$21,900	\$38,000

Comfortable

Item	Single	Couple
Food	\$3,500	\$6,900
Housing (includes rent / mortgage, property taxes, insurance)	\$5,600	\$6,100
Household operation (includes repairs, maintenance and utility bills)	\$6,100	\$10,800
Clothing	\$700	\$1,900
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,300	\$3,200
Travel	\$1,100	\$2,300
Transportation (car, insurance, public transit, parking)	\$2,900	\$7,100
Health and personal care (hair styling, dry cleaning, etc.)	\$2,200	\$3,300
Gifts and donations	\$3,100	\$3,800
Tobacco and alcohol	\$1,000	\$1,600
Savings	-	-
Interest paid and miscellaneous	\$1,200	\$2,200
Estimated personal income taxes	\$1,100	\$4,700
Total annual retirement income	\$29,800	\$53,900

Above average

Item	Single	Couple
Food	\$4,500	\$9,700
Housing (includes rent / mortgage, property taxes, insurance)	\$9,700	\$10,000
Household operation (includes repairs, maintenance and utility bills)	\$8,700	\$18,200
Clothing	\$1,400	\$4,400
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$2,500	\$9,000
Travel	\$2,500	\$5,400
Transportation (car, insurance, public transit, parking)	\$3,700	\$12,100
Health and personal care (hair styling, dry cleaning, etc.)	\$6,700	\$8,200
Gifts and donations	\$6,500	\$7,900
Tobacco and alcohol	\$1,300	\$2,500
Savings	-	-
Interest paid and miscellaneous	\$3,700	\$6,900
Estimated personal income taxes	\$11,200	\$24,500
Total annual retirement income	\$62,400	\$118,800

Custom

Item	Single	Couple
Food		
Housing (includes rent / mortgage, property taxes, insurance)		
Household operation (includes repairs, maintenance and utility bills)		
Clothing		
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)		
Travel		
Transportation (car, insurance, public transit, parking)		
Health and personal care (hair styling, dry cleaning, etc.)		
Gifts and donations		
Tobacco and alcohol		
Savings		
Interest paid and miscellaneous		
Estimated personal income taxes		
Total annual retirement income		

Based on Statistics Canada 2008 household expenditure averages and adjusted to suit scenario. This budget is a sample for educational purposes only.

Personal taxes — assumes partners are in same income tax bracket.



Calculate

How much will you have to save?

If you chose a retirement budget from pages 11-12, write your total annual retirement income goal here.	
If you created a personal budget on page 12, write your total annual retirement income goal here.	
If you chose to use the 50- to 70-per cent rule of thumb, write the retirement income goal from page 9 here.	

PREVIEW GRS ACCESS

To preview the tools and resources on *GRS Access*, use the temporary Access ID and password in *Member services* on page 8.

This temporary Access ID and password won't give you access to your specific account information, but you can review the details of your plan such as investment choices and fees.

You'll receive a new, personal Access ID and password after you enrol. They will be mailed to your home in two separate letters to protect your personal information.

Get online

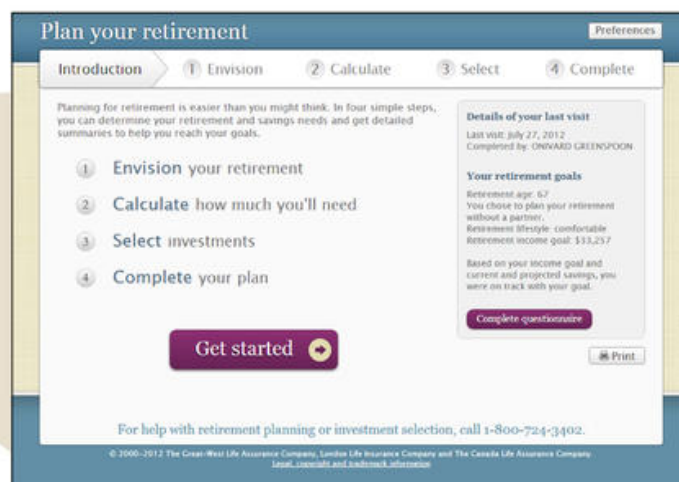
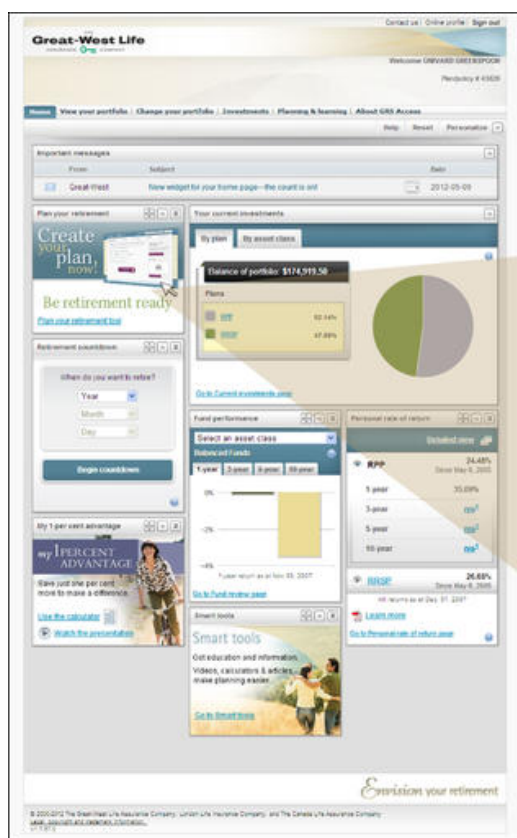
CALCULATE YOUR SAVINGS GOALS

The *Plan your retirement* tool calculates how much you need to save to retire in the lifestyle you'd like. You can quickly launch the tool from your home page on *GRS Access* (www.grsaccess.com) and you can also find it under Planning & learning > Plan your retirement.

Use the tool, to explore different “what if” scenarios and walk through the entire retirement planning process:

- Choose a budget that matches your desired retirement lifestyle
- Determine how much you need to reach your retirement goals
- Select funds that match your investment personality, goals and how much time you have to contribute

If you forget your Access ID and password, call *Access Line* at 1-800-724-3402.



Get on track

No one cares more about reaching your retirement goals than you do. Your plan sponsor simply provides the foundation with this retirement or savings plan; you do the work by contributing to the plan and monitoring your progress.

Select

You now have an idea of three things:

- What sort of retirement you want
- How much it's going to cost
- What you need to do to get there

Next, you need to find out which funds your savings will be invested into.

Choosing the right investments for you

Every path to retirement is unique — even for people with the same goal.

It's important to choose the investment or combination of investments that best suits you.

Your plan sponsor wants to help you reach your goals and has carefully selected investment choices that best suit your plan.

Your plan offers:

- Target date asset allocation funds
- Target risk asset allocation funds
- A range of investments which allows you to select your own

Take the time to learn more about these funds by reading the investment chart on page 28 or the fund reports on www.grsaccess.com.

YOUR PLAN'S DEFAULT FUNDS

If you don't make any investment selections, your savings will be invested in your plan's target date default fund. Which target date fund your contributions will be invested into will be based on your age at enrolment and the normal retirement age of the plan (determined by your plan sponsor). This may not be right for you so take the time to choose your funds carefully.

STEP 3

Target date asset allocation funds

Target date asset allocation funds are also called “target date funds” or “lifecycle funds” and can help make saving for your retirement easier.

All you have to do is choose the target date fund that’s closest to your desired retirement year. For this type of fund you don’t need to complete the *Investment personality questionnaire*.

BENEFITS FOR YOU:

- Allows you to live your life while your investments adjust themselves
- Helps you avoid emotion-based decisions and market timing
- Makes it easy to get started
- Makes tracking your savings easier
- Provides diversification within a single fund
- Automatically rebalances to suit your retirement target year

HOW TARGET DATE FUNDS WORK

A target date fund shifts to become more conservative as you near your selected retirement date. The graph below shows an example of how it works.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target date fund in your plan.

At the beginning, the target date fund is composed of more aggressive investments to help you grow your savings. Over time, the aggressive investment mix gradually shifts to a conservative mix to protect your savings as you approach retirement.

YOUR PLAN'S TARGET DATE ASSET ALLOCATION FUNDS

Your plan offers the following target date funds:

- Cadence Retirement Fund
- Cadence 2010 Retirement Fund
- Cadence 2015 Fund
- Cadence 2020 Fund
- Cadence 2025 Fund
- Cadence 2030 Fund
- Cadence 2035 Fund
- Cadence 2040 Fund
- Cadence 2045 Fund
- Cadence 2050 Fund

Your other investment choices

To learn more about your other choices, you first need to discover your investment personality. On the next page you'll find the *Investment personality questionnaire*. It will help you get a better understanding of your risk tolerance and will assist you in selecting investments.

STEP 3

Explore your investment personality and risk tolerance by answering the following 14 questions. The results will help you select the investments that best suit you.

Section one – Investment objectives

1. What is the intent of your portfolio? Please select the most appropriate one.

	Points
(a) To generate income for today	0
(b) To generate income at a later date	10
(c) To provide for my dependents (I do not anticipate using these funds)	15
(d) To fund a large purchase in the future	10

2. What is your major goal for your portfolio? Please select the most appropriate one.

	Points
(a) To ensure my portfolio remains secure	2
(b) To see my portfolio grow and avoid fluctuating returns	5
(c) To balance growth and security, and to keep pace with inflation	10
(d) To provide growth potential, and to accept some fluctuation in returns	15
(e) To provide the sole objective of potential long-term growth	20

Total points for section one

Section two – Personal information

3. Which of the following ranges includes your age ?

	Points
(a) Under 30	15
(b) 30 to 39	15
(c) 40 to 49	15
(d) 50 to 59	10
(e) 60 to 69	5
(f) 70 to 79	3
(g) Over 79	2

4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?

	Points
(a) Under \$30,000	4
(b) \$30,000 to \$60,000	6
(c) \$60,001 to \$90,000	8
(d) \$90,001 to \$120,000	10
(e) More than \$120,000	10

5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

	Points
(a) Under \$30,000	2
(b) \$30,000 to \$50,000	4
(c) \$50,001 to \$100,000	6
(d) \$100,001 to \$200,000	8
(e) \$200,001 to \$300,000	10
(f) More than \$300,000	10

Total points for section two

Section three – Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

	Points
(a) Immediately*	0
(b) One to three years*	0
(c) Four to five years	5
(d) Six to 10 years	10
(e) 11 to 15 years	15
(f) 16 to 20 years	20
(g) More than 20 years	20

7. At the time you need this money, when will you withdraw it?

	Points
(a) All at once, in a lump sum*	3
(b) Over a period of less than two years*	3
(c) Over a period of two to five years	5
(d) Over a period of six to nine years	8
(e) Over a period of 10 to 15 years	10
(f) Over a period of more than 15 years	15

***If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term.** Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

This retirement plan is intended for long-term investing. Using this money for purposes other than retirement planning is not advised and may not be allowed under the registered pension plan locking-in rules.

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

	Points
(a) I plan to withdraw money at regular intervals and do not plan on making contributions.	5
(b) I will likely make a lump-sum withdrawal and do not plan on making contributions.	7
(c) I will likely to be making both contributions and withdrawals.	8
(d) I will likely make additional contributions and will not be withdrawing any funds.	10
(e) I will certainly make regular contributions and will not be withdrawing any funds.	15

Total points for section three



Section four – Attitude toward risk

9. Which statement best describes your knowledge of investments?

	Points
(a) I have very little knowledge and I rely exclusively on the recommendations of financial advisors.	2
(b) I have limited knowledge of stocks and bonds, and I do not follow financial markets.	5
(c) I have a good working knowledge and I regularly follow financial markets.	8
(d) I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.	10

STEP 3

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

	Points
(a) Less than three months	5
(b) Three to six months	8
(c) Six months to one year	10
(d) One or two years	15
(e) Two to three years	20
(f) Three years or more	25

11. Assuming you invest \$100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

	Points
(a) I'd be uncomfortable with any loss.*	2
(b) A \$5,000 drop is all I could live with.	5
(c) A \$10,000 decline is something I could tolerate.	10
(d) A \$15,000 drop would be about all I could stand.	15
(e) A \$20,000 decline is pretty much my limit.	20
(f) I could live with a decline of more than \$20,000.	25

12. Which of the following statements most correctly describes your investment philosophy?

	Points
(a) I cannot accept any fluctuation in principal.*	5
(b) I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments.	10
(c) I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.	20
(d) My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.	30

Total points for section four



*If your response to question 11 or 12 is (a), you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

Section five – Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

	Points
(a) Portfolio A	5
(b) Portfolio B	10
(c) Portfolio C	20
(d) Portfolio D	30



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

	Points
(a) Strongly agree	20
(b) Agree	15
(c) Disagree	10
(d) Strongly disagree	5

Total points for section five

Add up the section points to get your final total.

Total points for section one	<input type="text"/>
+ Total points for section two	<input type="text"/>
+ Total points for section three	<input type="text"/>
+ Total points for section four	<input type="text"/>
+ Total points for section five	<input type="text"/>
= Final total	<input type="text"/>

Match your final total to an investment personality below.

If your final total is between...

Your investment personality is...

105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is: _____

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the *Investment personality questionnaire* regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

STEP 3

Target risk asset allocation funds

Target risk asset allocation funds are often called “target risk” or “asset allocation” funds and are an easy way to invest your savings. You simply have to choose the fund that matches your investment personality from the *Investment personality questionnaire*.

BENEFITS TO YOU:

- Diversification within a single fund – strength of one investment offsets a weakness in another
- Easy to use and manage
- Matches your personal investment objectives and risk tolerance
- Helps you avoid emotion-based decisions and market-timing
- Makes tracking your savings easier
- Automatically rebalances to suit your investment personality

HOW THEY WORK

Target risk funds are specifically designed to match your investment personality and give you exposure to many investments in a single fund solution. They're designed so you make only one selection from the list of target risk fund options.

Target risk funds are automatically rebalanced to ensure the asset allocation remains current and consistent with each fund's investment objective.

This graph shows the difference in risk and return for each investment option.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target risk fund in your plan.

With target risk funds, you should take the *Investment personality questionnaire* every few years to make sure your risk tolerance still matches this fund. If it doesn't, you should consider changing your investments to reflect your new risk personality.

YOUR PLAN'S TARGET RISK ASSET ALLOCATION FUNDS

Your plan offers the following target risk asset allocation funds:

- Conservative Portfolio Fund
- Moderate Portfolio Fund
- Balanced Portfolio Fund
- Advanced Portfolio Fund
- Aggressive Portfolio Fund

For the fund reports associated with these target risk funds, visit www.grsaccess.com under Investments.

STEP 3

Select your own investments

Using your investment personality as a guide, you can select a specific set of investments that best suits your personality and goals.

BENEFITS TO YOU:

- Allows you to be hands-on with your investments
- Provides the opportunity for you to choose specific investments
- Gives the chance to diversify your investments to suit your goals

HOW TO SELECT YOUR OWN FUNDS:

First you need to find the recommended asset mix for your investment personality, which you determined in the *Investment personality questionnaire*.

An **asset mix** is the recommended distribution of your investment dollars among different asset classes.

An **asset class** is a group of similar investments. They're grouped together based on how they earn a return or what they invest in. Your plan offers a selection of funds that may fall into one or more of these asset classes. You can identify asset classes by these symbols:



Asset allocation funds



Balanced funds



Canadian equity funds



Cash and equivalent funds



Fixed income funds



Foreign equity funds



Special equity funds

The recommended asset mixes in this section illustrate suggestions for each investment personality. These asset mixes have been selected by investment experts. Simply select the asset mix chart that matches your investment personality.

After you find your asset mix, turn to the investment choices chart to match specific investments to your asset mix.

It's a good idea to invest no more than 25 per cent of your investments in any one fund (with the exception of asset allocation funds). If your asset mix recommends that you have more than 25 per cent in one asset class, consider selecting more than one fund.

By staying within the suggested asset mix percentages, you're growing your savings in a way that's comfortable to you.

This isn't however, a one-time process. As your life changes, so can your risk tolerance so it's a good idea to take the *Investment personality questionnaire* regularly to make sure your investments are still working for you.

Guaranteed investments

Your plan also offers guaranteed investments. These investments aren't based on an investment personality but offer an interest rate on contributions you invest for a predetermined time.

The interest rate offered on a guaranteed investment doesn't change. Sometimes the growth in a guaranteed investment may not even keep pace with the inflation rate.

Although you're guaranteed to get your initial contributions back with the stated interest, it may not be enough to help you reach your retirement savings goals. However, if you're close to retirement or you'll soon need to access the money you saved, guaranteed investments may be a good choice to avoid market fluctuations.

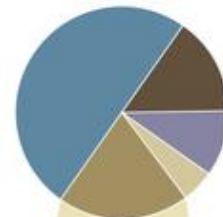
There may be fees or penalties associated with redeeming a guaranteed investment prior to its maturity date. Review your member booklet for more information.

THE FUND SELECTION PROCESS

Your investment personality

Determines

Your asset mix



Made up of

Asset classes

Containing

Your investment selections

STEP 3

Recommended asset mixes

CONSERVATIVE

The conservative asset mix is the least aggressive option, with a primary emphasis on income. It's designed for investors who have a short period of time to invest, want a regular income, or have concerns about investment volatility. A small equity component is included to bolster returns above fixed income levels over the long term.

* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 75%, Canadian equity 15%, foreign equity 10%.



MODERATE

The moderate asset mix is suitable for investors who have a medium period of time to invest and prefer more income than growth. With the largest portion of the asset mix in fixed income investments, and a good portion in equities, the risk is lower than other more aggressive options, but still provides a solid component for growth.

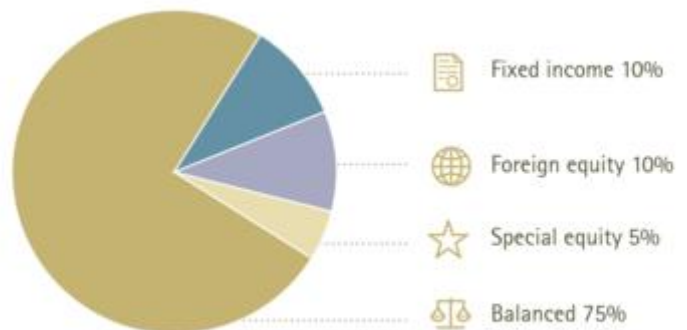
* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 60%, Canadian equity 25%, foreign equity 15%.



BALANCED

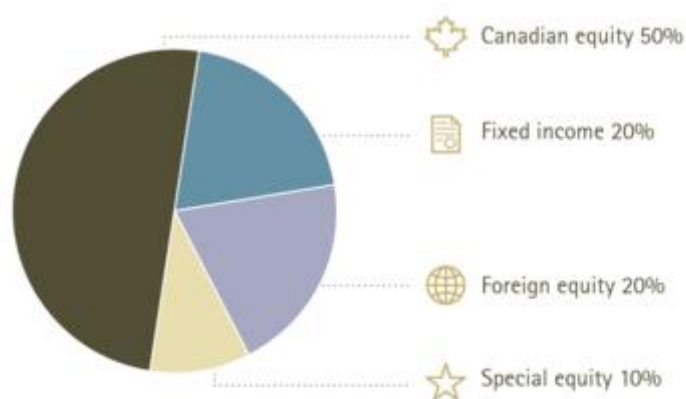
The balanced asset mix is suitable for investors who want a longer-term balance between growth and income at reduced risk. The largest portion of this asset mix is in equities.

* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 40%, Canadian equity 35%, foreign equity 25%.



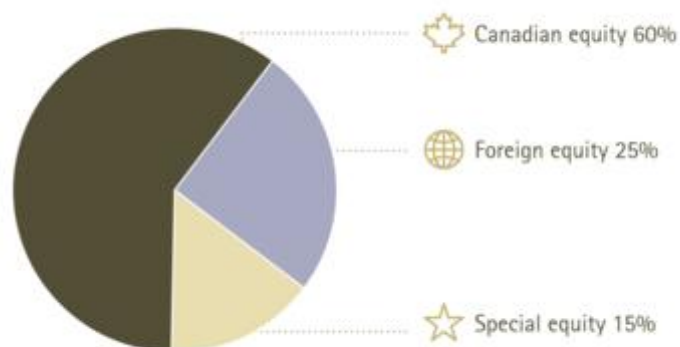
ADVANCED

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments. It's appropriate for investors who want some income in the short term, but are more interested in long-term capital appreciation.



AGGRESSIVE

Aggressive investors want the potential for maximum long-term growth. This asset mix consists solely of equity investments, which is appropriate for people with a long period of time to invest and who aren't concerned with short-term investment volatility.



FIND OUT MORE ABOUT YOUR INVESTMENT OPTIONS

On the next page, all of your investment options are summarized in a brief overview. For more details on a particular fund, read the fund reports on www.grsaccess.com.

STEP 3

Here's a brief overview of your investment choices.

Asset Allocation Funds



Fund name	Fund code	Gross annualized rates of return for period ending February 28, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Conservative Portfolio Fund	LCOPO	7.13%	7.65%	6.33%	6.53%	1.029%
Cadence Retirement Fund	CADRT	7.55%	7.55%	6.11%	-	1.029%
Moderate Portfolio Fund	LMOPO	8.49%	8.36%	6.05%	6.99%	1.029%
Balanced Portfolio Fund	LBAPO	8.54%	7.97%	5.07%	7.24%	1.031%
Advanced Portfolio Fund	LADPO	9.66%	8.14%	4.51%	7.40%	1.032%
Aggressive Portfolio Fund	LAGPO	10.85%	8.27%	3.67%	7.17%	1.030%
Cadence 2010 Retirement Fund	CAD10	7.55%	7.49%	5.88%	-	1.029%
Cadence 2015 Fund	CAD15	7.99%	7.83%	5.62%	-	1.028%
Cadence 2020 Fund	CAD20	8.53%	8.07%	5.37%	-	1.027%
Cadence 2025 Fund	CAD25	9.06%	8.32%	5.23%	-	1.026%
Cadence 2030 Fund	CAD30	9.79%	8.62%	5.12%	-	1.025%
Cadence 2035 Fund	CAD35	10.44%	8.93%	4.87%	-	1.025%
Cadence 2040 Fund	CAD40	10.16%	8.97%	4.45%	-	1.026%
Cadence 2045 Fund	CAD45	9.65%	8.89%	4.05%	-	1.026%
Cadence 2050 Fund	CAD50	9.30%	8.86%	3.70%	-	1.027%

Balanced Funds



Fund name	Fund code	Gross annualized rates of return for period ending February 28, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Socially Responsible Asset Allocation Fund (Meritas)	SRMER	7.33%	6.85%	5.16%	6.69%	1.435%

Cash and Equivalent Funds



Fund name	Fund code	Gross annualized rates of return for period ending February 28, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Money Market Fund (Portico)	LLMON	1.11%	1.01%	1.37%	2.35%	0.581%
5 Yr Compound Interest Acct	CI5	-	-	-	-	-
Daily Interest Acct	DIA	-	-	-	-	-

Special Equity Funds



Fund name	Fund code	Gross annualized rates of return for period ending February 28, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Ethics Fund (GWLIM)	LLEG	4.20%	8.37%	1.11%	10.02%	0.931%

* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unitholder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid at time of publication.

** Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.

STEP 3

WHAT'S NEXT

Continue to the fourth step, *Enrol* on the next page. *Enrol* will explain how to join your plan and will give you tips for staying on track to reaching your retirement goals.

STEP 4



Enrol

Now it's time to enrol in your plan. Enrolling is easy, just fill out the forms that start on page 33.

You may need to send different forms to different addresses so make sure you review each one carefully.

Keep the dream alive

Congratulations! By enrolling in your group retirement and savings plan, you've taken the first steps towards achieving your retirement goals.

Review the *Stay on track* checklist to see how you can continue to make the most out of your group retirement and savings plan.

Stay on track

- ❑ **Review and keep your statements** – They provide a snapshot of your retirement savings and whether or not you're on track to reaching your goals. You can also find copies of your statements at www.grsaccess.com.
- ❑ **Increase contributions, if your plan allows** – To see the difference even a small increase could make to your retirement income, visit *My 1 per cent advantage* at www.my1percentadvantage.ca. It's also available at www.grsaccess.com in *Smart tools* in the *Learning centre*.
- ❑ **Act on your responsibilities** – No one cares more about your future than you do. As a plan member you're responsible for:
 - Making investment decisions that fit your goals and risk tolerance
 - Informing yourself about your group retirement and savings plan using all the tools available to you
 - Seeking advice from a trusted financial advisor
- ❑ **Review your goals** – You should review your plan at least once a year or as personal circumstances change. Your annual review should include taking the *Investment personality questionnaire* to make sure your risk tolerance hasn't changed.
- ❑ **Monitor your investments** – Keep a close eye on your investments and the other investment options in your plan. You can do that using your statements, fund reviews, fund reports, *GRS Access* and *Access Line*.
- ❑ **Keep perspective** – Short-term changes in the market are normal. Switching your investment choices because one investment looks like it's gaining value or your current investment is decreasing in value may not help you in the long-term.
- ❑ **Make sure your investments are living up to your expectations** – Take note of the *Retirement income illustrations* on your statements. They'll let you know if you're currently on track to meet your retirement goal; they will also show you the likelihood of reaching that goal based on different rates of return. To make the most effective use of this feature, complete the planning tool on www.grsaccess.com.

Investment Information

Fund Reports

In selecting appropriate investments that match both your goals and investment style, you may want to spend some time reviewing the **fund reports** for your plan choices. These are located at www.grsaccess.com under Investments.

Forms

Here you'll find the forms you need to enrol in the plan. Complete and submit to the address indicated on the form. Forms may have different return address information.

Return to Your plan administrator

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN	Policy/plan number 62724
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SECTION 2 – APPLICANT INFORMATION (please print)

Last name	Middle initial	First name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Division/subgroup 212
Social insurance number Applicant authorizes use of his/her social insurance number for tax reporting, identification and record keeping	Date of birth yyyy mm dd	Marital status <input type="checkbox"/> Married <input type="checkbox"/> Common-law <input type="checkbox"/> Quebec civil union <input type="checkbox"/> Single <input type="checkbox"/> Other	Identification/ employee number	Language preference <input type="checkbox"/> English <input type="checkbox"/> French
Address (apt. no., street no., street)	City	Province	Postal code	Telephone number () -
E-mail address				

SECTION 3 – ISSUER INFORMATION

The Great-West Life Assurance Company & key design is a trade-mark of The Great-West Life Assurance Company (Great-West), used under licence by London Life Insurance Company (London Life) for the promotion and marketing of insurance products. London Life is a subsidiary of Great-West. The group retirement, savings and annuity product(s) described in this application are issued by London Life.

SECTION 4 – BENEFICIARY INFORMATION

In this section the applicant can name a beneficiary. The person or persons named below will receive the death benefit under the plan, subject to applicable pension legislation which may require payment to the applicant's spouse or common-law partner.

All beneficiary designations are revocable **except** a designation where:

- a *Designation of irrevocable beneficiary* form is completed; or
- the **Civil Code of Quebec** applies and the beneficiary is the applicant's spouse (designated without stipulation of revocability) – see box below.

- **Where the Civil Code of Quebec applies, any designation of an applicant's spouse as beneficiary is irrevocable unless the applicant stipulates the designation to be revocable by checking the box below** ("spouse" here means married or civil union spouse). Where a beneficiary designation is irrevocable and while that beneficiary is living, the applicant may not, without the consent of the beneficiary (who must be of legal age to give consent), alter or revoke the designation, assign, surrender, exercise certain rights under or in respect of, or otherwise deal with the contract.
 I, as applicant, stipulate that whenever in this application my spouse (see above definition) is designated as beneficiary, that designation is **revocable**.

- **Where a minor beneficiary resides in Quebec** - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor, will be paid to his/her tutor(s), unless a valid trust has been established for the benefit of the minor, by will or by separate contract, to receive the benefits and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Legal advice should be sought.**

Please provide the name of the trustee: _____

I hereby appoint the following primary beneficiary(ies) to receive proceeds in the event of death of my death. I reserve the right to revoke any and all revocable beneficiary designations. I also understand that beneficiary choices may, among other things, affect any possibility of creditor protection for the plan. Unless the law requires otherwise, the entitlement of any beneficiary who predeceases me will revert to my surviving beneficiaries in equal shares, or if there is no surviving beneficiary, to my contingent beneficiary(ies). If there is no appointed or surviving contingent beneficiary(ies), the entitlement will revert to my estate/successors.

Last name	First name	Relationship to applicant	% of distribution	Gender	Minor
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Total 100%		

Contingent beneficiary(ies) – If all of the primary beneficiaries die before me, the death benefit set out in the plan is to be paid to:

Last name	First name	Relationship to applicant	% of distribution	Gender	Minor
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Total 100%		

Application for membership in a retirement savings plan (continued)

SECTION 5 – TRUSTEE APPOINTMENT (to be completed if beneficiary is a minor or otherwise lacks legal capacity and does not reside in Quebec)

Please complete this trustee appointment section if any of the primary or contingent beneficiaries are minors or otherwise lack legal capacity to receive the proceeds (not required if the applicant has already completed a trust agreement). If the applicant wishes to name different trustees for different beneficiaries, please complete the *Addendum to designation of revocable beneficiary/ trustee appointment form*.

The applicant appoints the trustee to receive, in trust, all benefits payable to any beneficiary designated under this plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges London Life to the extent of the payment. The applicant authorizes the trustee in his or her sole discretion to use the benefits or the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, London Life or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. The applicant directs the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. The applicant or the applicant's personal representative may by writing appoint a new trustee to replace the former trustee.

Last name of trustee	First name	Relationship to applicant
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SECTION 6 – INVESTMENT ALLOCATION INSTRUCTIONS

Please provide investment instructions for member contributions. If applicable, the same instruction will apply to employer contributions. The Issuer offers a selection of both guaranteed investments and variable investment funds. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Asset Allocation Funds (choose only one)

Conservative Portfolio	LCOPO	_____ %
Moderate Portfolio	LMOPO	_____ %
Balanced Portfolio	LBAPO	_____ %
Advanced Portfolio	LADPO	_____ %
Aggressive Portfolio	LAGPO	_____ %
Cadence Retirement	CADRT	_____ %

Lifestyle Funds (choose only one)

Cadence 2010	CAD10	_____ %
Cadence 2015	CAD15	_____ %
Cadence 2020	CAD20	_____ %
Cadence 2025	CAD25	_____ %
Cadence 2030	CAD30	_____ %
Cadence 2035	CAD35	_____ %
Cadence 2040	CAD40	_____ %
Cadence 2045	CAD45	_____ %
Cadence 2050	CAD50	_____ %

Cash and Equivalent Funds

Daily Interest Account	DIA	_____ %
5 Yr Compound Interest	CI5	_____ %
Money Market Fund (LCM)	LLMON	_____ %

Balanced Fund

Socially Responsible Asset Allocation (Meritas)	SRMER	_____ %
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Special Equity Fund

Ethics (GWLIM)	LLEG	_____ %
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Total allocation must equal 100%

SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, their affiliates, within or outside Canada, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

SECTION 8 – APPLICATION FOR REGISTRATION

The applicant applies for membership in the retirement savings plan and authorizes the plan sponsor to act as his/her agent for the purpose of the plan. The applicant requests that London Life Insurance Company (the "Issuer") apply to register the plan as a registered retirement savings plan under the Income Tax Act (Canada) and any similar provincial law. If locked-in pension funds are transferred to the plan, the applicant agrees and acknowledges that such funds will be governed by the locked-in retirement account endorsement, locked-in retirement savings plan endorsement, or restricted locked-in savings plan endorsement, as applicable (the "locked-in endorsement"), which will form part of the plan and will override the terms of the retirement savings plan certificate issued to the member to the extent of any inconsistency between the certificate and the endorsement.

SECTION 9 – SIGNATURE

The applicant confirms the instructions, designations and appointment on this form. The applicant is aware of the reasons the information covered by the applicant's authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. The applicant authorizes and consents to the Issuer collecting, using, and disclosing personal information concerning the applicant for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. The applicant's authorizations and consents will begin the date this application is signed and end when no longer required. The applicant's authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of the applicant's authorizations and consents will be as valid as the original. If the applicant ceases to be eligible to participate in the Plan and does not make an election in accordance with the Plan terms, the Issuer is authorized to exercise transfer or withdrawal options provided in the Plan, and the applicant hereby appoints the Issuer as the applicant's agent for this and any related purpose.

Signature of applicant

Date

Return to Your plan administrator

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN	Policy/plan number 62724
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SECTION 2 – APPLICANT INFORMATION (please print)

Last name		Middle initial	First name		<input type="checkbox"/> Male <input type="checkbox"/> Female	Division/subgroup 212
Social insurance number <small>Applicant authorizes use of his/her social insurance number for tax reporting, identification and record keeping</small>	Date of birth yyyy mm dd	Date joined plan yyyy mm dd	Marital status <input type="checkbox"/> Married <input type="checkbox"/> Common-law <input type="checkbox"/> Quebec civil union <input type="checkbox"/> Single <input type="checkbox"/> Other _____			Identification/employee number N/A
Address (apt. no., street no., street)		City	Province	Postal code	Telephone number () -	E-mail address

SECTION 3 – ISSUER INFORMATION

The Great-West Life Assurance Company & key design is a trade-mark of The Great-West Life Assurance Company (Great-West), used under licence by London Life Insurance Company (London Life) for the promotion and marketing of insurance products. London Life is a subsidiary of Great-West. The group retirement, savings and annuity product(s) described in this application are issued by London Life.

SECTION 4 – BENEFICIARY INFORMATION

These designations are for all benefits payable under the plan upon or following the applicant's death.

All beneficiary designations are revocable **except** a designation where:

- a *Designation of irrevocable beneficiary* form is completed; or
- the **Civil Code of Quebec** applies and the beneficiary is the applicant's spouse (designated without stipulation of revocability) – see box below.

- **Where the Civil Code of Quebec applies, any designation of an applicant's spouse as beneficiary is irrevocable unless the applicant stipulates the designation to be revocable by checking the box below** ("spouse" here means married or civil union spouse). Where a beneficiary designation is irrevocable and while that beneficiary is living, the applicant may not, without the consent of the beneficiary (who must be of legal age to give consent), alter or revoke the designation, assign, surrender, exercise certain rights under or in respect of, or otherwise deal with the contract.
 I, as applicant, stipulate that whenever in this application my spouse (see above definition) is designated as beneficiary, that designation is **revocable**.
- **Where a minor beneficiary resides in Quebec** - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor, will be paid to his/her tutor(s), unless a valid trust has been established for the benefit of the minor, by will or by separate contract, to receive the benefits and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Legal advice should be sought.**
Please provide the name of the trustee: _____

I hereby appoint the following primary beneficiary(ies) to receive proceeds in the event of my death. I reserve the right to revoke any and all revocable beneficiary designations. I also understand that beneficiary choices may, among other things, affect any possibility of creditor protection for the plan. Unless the law requires otherwise, the entitlement of any beneficiary who predeceases me will revert to my surviving beneficiaries in equal shares, or if there is no surviving beneficiary, to my contingent beneficiary(ies). If there is no appointed or surviving contingent beneficiary(ies), the entitlement will revert to my estate/successors.

Last name	First name	Relationship to applicant	% of distribution	Gender	Minor
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Total 100%		

Contingent beneficiary(ies) – If all of the primary beneficiaries die before me, the death benefit set out in the plan is to be paid to:

Last name	First name	Relationship to applicant	% of distribution	Gender	Minor
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Total 100%		

Application for membership in a non-registered savings plan (continued)

SECTION 5 – TRUSTEE APPOINTMENT (to be completed if beneficiary is a minor or otherwise lacks legal capacity and does not reside in Quebec)

Please complete this trustee appointment section if any of the primary or contingent beneficiaries are minors or otherwise lack legal capacity to receive the proceeds (not required if the applicant has already completed a trust agreement). If the applicant wishes to name different trustees for different beneficiaries, please complete the *Addendum to designation of revocable beneficiary/trustee appointment form*.

The applicant appoints the trustee to receive, in trust, all benefits payable to any beneficiary designated under this plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Issuer to the extent of the payment. The applicant authorizes the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, the Issuer or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. The applicant directs the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. The applicant or the applicant's personal representative may by writing appoint a new trustee to replace the former trustee.

Last name of trustee	First name	Relationship to applicant
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SECTION 6 – INVESTMENT ALLOCATION INSTRUCTIONS

Please provide investment instructions for member contributions. If applicable, the same instruction will apply to employer contributions. The Issuer offers a selection of investment options. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Asset Allocation Funds (choose only one)

Conservative Portfolio	LCOPO	_____ %
Moderate Portfolio	LMOPO	_____ %
Balanced Portfolio	LBAPO	_____ %
Advanced Portfolio	LADPO	_____ %
Aggressive Portfolio	LAGPO	_____ %
Cadence Retirement	CADRT	_____ %

Cash and Cash Equivalents

Daily Interest Account	DIA	_____ %
5 Yr Compound Interest	CI5	_____ %
Money Market Fund (LCM)	LLMON	_____ %

Balanced Fund

Socially Responsible Asset Allocation (Meritas)	SRMER	_____ %
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Lifecycle Funds (choose only one)

Cadence 2011	CAD10	_____ %
Cadence 2015	CAD15	_____ %
Cadence 2020	CAD20	_____ %
Cadence 2025	CAD25	_____ %
Cadence 2030	CAD30	_____ %
Cadence 2035	CAD35	_____ %
Cadence 2040	CAD40	_____ %
Cadence 2045	CAD45	_____ %
Cadence 2050	CAD50	_____ %

Special Equity Funds

Ethics (GWLIM)	LLEG	_____ %
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Total allocation must equal 100%

SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, their affiliates, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

SECTION 8 – SIGNATURE

The applicant confirms the instructions, designations and appointment on this form. The applicant is aware of the reasons the information covered by the applicant's authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. The applicant authorizes and consents to the Issuer collecting, using, and disclosing personal information concerning the applicant for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. The applicant's authorizations and consents will begin the date this application is signed and end when no longer required. The applicant's authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of the applicant's authorizations and consents will be as valid as the original. If the applicant ceases to be eligible to participate in the plan and does not make an election in accordance with the plan terms, the Issuer is authorized to exercise transfer or withdrawal options provided in the plan, and the applicant hereby appoints the Issuer as the applicant's agent for this and any related purpose.

Signature of applicant

Date

Application for membership in a non-registered savings plan (continued)

SECTION 9 – VERIFICATION OF IDENTITY – MUST BE COMPLETED BY AN *AUTHORIZED REPRESENTATIVE
 (THIS SECTION IS TO BE COMPLETED IF THE APPLICANT INTENDS TO MAKE A LUMP SUM CONTRIBUTION. VERIFICATION OF IDENTITY MAY BE DONE AT THE TIME OF APPLICATION OR AT ANY TIME PRIOR TO SUBMITTING A LUMP SUM CONTRIBUTION)

NOTE: If verification in person by an *authorized representative is not possible, a separate identification package must be completed. Visit www.grsaccess.com or call 1-800-724-3402 to obtain the appropriate forms. Lump sum contributions will not be accepted until the verification of identity process is complete.

IDENTIFICATION OF APPLICANT:

In compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada)*, I have verified the identity of the applicant and confirmed his/her Occupation/Job title indicated below. The source of verification was:

<input type="checkbox"/> Birth certificate Issue date: ____ / ____ / ____ yyyy mm dd Expiry date: ____ / ____ / ____ yyyy mm dd	<input type="checkbox"/> Passport Issue date: ____ / ____ / ____ yyyy mm dd Expiry date: ____ / ____ / ____ yyyy mm dd	<input type="checkbox"/> Driver's license Issue date: ____ / ____ / ____ yyyy mm dd Expiry date: ____ / ____ / ____ yyyy mm dd	<input type="checkbox"/> Other Issue date: ____ / ____ / ____ yyyy mm dd Expiry date: ____ / ____ / ____ yyyy mm dd
Issuing jurisdiction _____		Document # _____	
Occupation/job title _____			
Authorized representative location/Company name _____			
Authorized representative name (please print) _____			
_____ Authorized representative signature			

* Authorized representative means any individual who is employed by Great-West Life group retirement services, or is a contracted advisor for the plan

SECTION 10 – THIRD PARTY DETERMINATION (always complete)

Is a third party involved with this plan? For example: Will another person or entity contribute to the plan?

YES NO

If "YES", indicate type of third party (there may be more than one third party):

attorney (Power of attorney)/mandatary payor trustee executor collateral assignee/hypothecary creditor
 other: _____

If there is more than one third party, please use a separate page to record all information below, for each additional third party.

Last name	Middle initial	First name	Date of birth	Third party's relationship to owner
			yyyy mm dd	
Third party's address (apt. no., street no., street)		City	Province	Postal code
				Detailed occupation/principal business

If a corporation, registration number and country/province of incorporation (provide similar information for a non-corporate entity, e.g., partnership).

If unable to obtain information on third parties that has been requested above, give reasons why below:

PART 1 – CLIENT IDENTIFICATION

Account/policyowner last name		First name & initial(s)	
Address			Postal code
Social Insurance Number	Home telephone number () -	Business telephone number () -	

PART 2 – RECEIVING INSTITUTION INFORMATION

Receiving institution name LONDON LIFE INSURANCE COMPANY	Address * Attn: Great-West Life, Group Retirement Services 255 Dufferin Avenue, T540, London, ON N6A 4K1
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*For the Group Retirement Services address contact *Access Line* at 1-800-724-3402 Monday to Friday 8 a.m. to 8 p.m. ET.

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.

Contact name Dina Cera	Telephone number & extension (519) 435 - 7041	FAX number (888) 797 - 0071
Name of employer/plan sponsor Canadian Entertainment Industry Retirement Plan	Client plan number 62724 - Local 212	Plan type <input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input checked="" type="checkbox"/> RRSP or Locked-in RRSP(LIRA)

Investment instructions (if no instructions noted, deposit will be made according to your current allocation instructions)

Investment/fund name	% or \$ amount

PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION

Relinquishing institution name	
Address	Postal code

Client account/policy number	Transfer <u>cash</u> value of (check one box only) <input type="checkbox"/> Full account/policy <input type="checkbox"/> Partial account/policy as indicated below or on attached list
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* Please refer to bold statement in Client authorization section below		For use by relinquishing institution
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mmm dd yyyy)
Investment description		
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mmm dd yyyy)
Investment description		

PART 4 – CLIENT AUTHORIZATION

I hereby request the transfer of my account and its investments as described above.

I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

X	Signature of account/policyholder	Date
X	Signature of preferred or irrevocable beneficiary (if applicable)	Date

PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Date	Authorized signature <i>Diana Tremblay</i>	AVP, GRS Admin Position or office
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PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY

Registered type <input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP (personal) <input type="checkbox"/> Locked-in RRSP (LIRA) <input type="checkbox"/> RRSP (spousal) – Spouse's name	Social Insurance Number	-	-
Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes – Locked-in confirmation attached			
Locked-in amount \$	Sex-distinct amount \$	Unisex amount \$	Governing legislation
Contact name	Telephone ()	FAX number ()	
Authorized signature	Position	Date	



Important things you need to know about CEIRP...

If you are a member of more than one Union or Guild participating in this Plan, you are only required to enrol once, however, for administrative purposes you must designate a “Home” Division. This will ensure that your payroll contributions from all sources flow into your account. Be sure to discuss designation of a Home Division with your Group RSP Administrator.

CEIRP consists of two parts:

- a Registered Retirement Savings Plan (RRSP), and
- a Non-registered Savings Plan (NRSP).

A RRSP is a tax-deferred savings plan that allows Members to make tax-deductible contributions within the limits set by the Canada Revenue Agency (CRA) up to the end of the year in which they turn 71.

Please note that the CRA limits the amount an individual can contribute to their RRSP each year. To find out your available deduction limit, refer to the most recent Notice of Assessment sent to you by CRA or go online to www.cra-arc.gc.ca/myaccount. You could be penalized by the CRA if you over contribute. If you reach your allowable RRSP deduction limit you should notify your Administrator/Payroll, likewise when you wish to redirect your payroll contributions back into your RRSP.

Why would you ever need the NRSP? The NRSP may be used in the event that certain circumstances prevent you from contributing to an RRSP or for Member/Employee payroll deductions. This should be arranged with your Administrator/Payroll, as applicable. Contributions to the NRSP are not tax-deductible and investment earnings are taxable to the Member.

Spousal accounts are permitted in the Plan. For more information, please contact your Group RSP Administrator.

Lump-sum contributions are allowed at any time to your RRSP. However, if you wish to make a lump-sum contribution to the NRSP you must provide personal identification to an authorized agent of Great-West Life or complete a separate identification package available at www.grsaccess.com under the Forms section. This is required in order to comply with recent changes to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.

For the NRSP, the **Third Party Determination** Section on the enrolment form must be completed in order to satisfy Proceeds of Crime (Money Laundering) and Terrorist Financing Act requirements.

If “NO” is indicated, no further action is required.

If “YES” is indicated, the rest of the Section must be completed as well as Verification of Identity before any lump sum contributions will be accepted from a source other than the Applicant.



If you wish to transfer over any other RRSP plans that you may have to your CEIRP plan, you will need to use the "Transfer authorization for registered investments" included in this booklet. Upon completing this form send it to the relinquishing institution. Make sure to inquire with your financial institution about their transfer fees before sending it to them.

If you have an RRSP with an investment company and would like to identify any costs you may incur in transferring your funds, your Administrator has a form letter that you can complete and send to your financial institution before transferring your funds. A template of this letter can also be found at www.ceirp.ca in the "Forms" section.

One of the cornerstones of CEIRP is to limit the ability of Participating Members to withdraw Employer contributions. These restricted contributions will not be available to you until you:

- § have terminated or resigned Membership in a Participating Union/Guild and have not, after 90 days, reinstated, become or remain a Member of a Participating Union/Guild,
- § reach age 55, or
- § become a permanent non-resident of Canada.

However, withdrawal of restricted RRSP funds will be permitted if you want to take advantage of the following federal government programs:

1. The Home Buyers Plan (HBP); and
2. The Lifelong Learning Plan (LLP)

Contributions from Member/Employee payroll deduction made to the RRSP and NRSP can be withdrawn at any time, as are funds transferred in from other financial institutions. Withholding tax will be deducted from amounts withdrawn from the RRSP.

The fee for any withdrawal out of the Plan from the RRSP is \$25. You are allowed one free withdrawal per annum from the NRSP and there is a \$50 fee for any subsequent withdrawals within the same calendar year.

Statements are mailed out by Great-West Life twice a year (June 30 and December 31), for the Registered and Non-Registered Plans. These statements will show your account balance, current investment instructions, and contribution information. They will also show your personalized net rate of return.

Tax receipts for contributions to your RRSP will be mailed to you by Great-West Life in January and March as applicable.

To obtain additional information about the Canadian Entertainment Industry Retirement Plan, contact your Group RSP Administrator or visit www.ceirp.ca.

Contact information for your Group RSP Administrator is located on the back of this booklet.

Envision your retirement

smartPATH

Follow the *smartPATH* retirement education program to make your retirement dream a reality.

This booklet has been prepared for general information purposes only to assist you in thinking about your financial future. It is not construed as providing you with legal, tax, financial or other professional advice and independent advice should be sought. You are solely responsible for the investment allocation decisions you make. Individual circumstances vary and, while we have tried to ensure that all of the information is accurate at the time of publication, changes to legislation or the marketplace may render parts of this booklet misleading or invalid. Great-West, London Life and Canada Life will not be liable for any loss, or damages whatsoever, whether directly or indirectly incurred, arising out of the use or misuse of or errors or omissions in the information contained in this booklet.

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